

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **GinaMarie Forester**

Case No.: _____

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date:

11/14/2019

☐ Motions Included

☐ Modified/No Notice Required

**THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RAL  Initial Debtor: G F  Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay 1,100.00 Monthly to the Chapter 13 Trustee, starting on 10/01/2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property
Description:
Proposed date for completion: _____

- ☐ Refinance of real property:
Description:
Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Robert A. Loefflad NJ Bar ID# 024791996	Attorney Fees	1,500.00
Internal Revenue Service	Income Taxes	1,800.00

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the

allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Select Portfolio Servicing, Inc.
USAA Federal Savings Bank (Home Equity Loan)
USAA Bank (Car Loan - 2013 Subaru BRZ)
USAA Bank (Car Loan - 2010 Mazda CX-9)

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Priority Claim of Internal Revenue Service inadvertently omitted from original plan.

Priority Claim of Internal Revenue Service for outstanding income taxes to be paid in full through plan.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 14, 2019

/s/ GinaMarie Forester

GinaMarie Forester

Debtor

Date: _____

Joint Debtor

Date: November 14, 2019

/s/ Robert A. Loefflad NJ Bar ID#

Robert A. Loefflad NJ Bar ID# 024791996

Attorney for the Debtor(s)

Certificate of Notice Page 7 of 9

United States Bankruptcy Court
District of New JerseyIn re:
GinaMarie Forester
DebtorCase No. 19-27926-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 65

Date Rcvd: Dec 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2019.

518468756 +Allied Interstate, PO Box 19326, Minneapolis, MN 55419-0326
 518468757 +Alpha Recovery Corp., PO Box 1259, Dept. 136480, Oaks, PA 19456-1259
 518468759 Bryant State Bank, PO Box 5161, Sioux Falls, SD 57117-5161
 518468761 Chase Bank, Post Office Box 15298, Wilmington, DE 19850-5298
 518598984 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
 518468766 Comenity Capital Bank - Forever 21, Post Office Box 183043, Columbus, OH 43218-3043
 518468768 +Cooper Levenson, 1125 Atlantic Avenue, Atlantic City, NJ 08401-4812
 518468770 +Department Stores National Bank - Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 518468771 Discover Bank, c/o Discover Products, Inc., 6500 Albany Road, New Albany, OH 43054
 518468773 First National Credit Card, PO Box 5097, Sioux Falls, SD 57117-5097
 518468774 +Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
 518468776 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
 518506130 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
 518473467 +MOHELA on behalf of SoFi, 633 Spirit Drive, Chesterfield MO 63005-1243
 518468784 +Midland Credit Management, Attn: Consumer Support Services, 320 E. Big Beaver Road, Suite 300, Troy, MI 48083-1271
 518468783 +Midland Credit Management, Attn: Customer Support Services, 320 E. Big Beaver Road, Suite 300, Troy, MI 48083-1271
 518571815 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
 518468786 Rita E. Dunleavy, Esquire, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 518468790 SoFi Lending Club Personal Loan, PO Box 654158, Dallas, TX 75265-4158
 518586748 +SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Cottonwood Heights, UT 84121-7285
 518468798 USAA Bank, 10750 McDermott Freeway, San Antonio, TX 78288-0544
 518468800 +USAA Credit Card, PO Box 65020, San Antonio, TX 78265-5020
 518468801 USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-0578
 518468797 +United Collection Bureau, Inc., 5620 Southwyck Boulevard, Toledo, OH 43614-1501
 518468802 Velocity Investments, LLC, 1800 State Route 34, Suite #404A, Wall Township, NJ 07719-9147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. db

+E-mail/Text: bfore90210@aol.com Dec 19 2019 00:30:58 GinaMarie Forester, 7 Ruth Court, Absecon, NJ 08201-1813
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 19 2019 00:32:14 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 19 2019 00:32:10 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518468755 E-mail/Text: mary.stewart@abcofcu.org Dec 19 2019 00:33:00 ABCO Federal Credit Union, PO Box 247, Rancocas, NJ 08073-0247
 518468758 E-mail/Text: legal@arsnational.com Dec 19 2019 00:31:38 ARS National Services, Inc., PO Box 469100, Escondido, CA 92046-9100
 518468762 E-mail/Text: jsanders@cksfin.com Dec 19 2019 00:32:07 CKS Financial, PO Box 2856, Chesapeake, VA 23327-2856
 518599532 E-mail/Text: jennifer.chacon@spservicing.com Dec 19 2019 00:33:14 CSMC 2018-SP2 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
 518468760 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 19 2019 00:33:44 Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
 518468763 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 19 2019 00:31:52 Comenity Bank - Loft, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
 518468764 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 19 2019 00:31:52 Comenity Bank - Ulta, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
 518468765 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 19 2019 00:31:52 Comenity Bank - Victoria's Secret, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
 518468767 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 19 2019 00:31:53 Comenity Capital Bank - Overstock, Post Office Box 183043, Columbus, OH 43218-3043
 518468769 E-mail/PDF: creditonebknofications@resurgent.com Dec 19 2019 00:33:53 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
 518468772 E-mail/Text: mrdiscen@discover.com Dec 19 2019 00:31:04 Discover Financial Services, Post Office Box 15316, Wilmington, DE 19850-5316
 518591276 E-mail/Text: bnc-quantum@quantum3group.com Dec 19 2019 00:32:02 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
 518477827 E-mail/Text: mrdiscen@discover.com Dec 19 2019 00:31:04 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 518468775 E-mail/Text: GenesisFS@ebn.phinsolutions.com Dec 19 2019 00:33:16 Genesis FS Card Services, PO Box 4499, Beaverton, OR 97076-4499
 518584558 E-mail/Text: cio.bncmail@irs.gov Dec 19 2019 00:31:22 Internal Revenue Service, Post Office Box 7346, Philadelphia, PA 19101-7346
 518579149 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 19 2019 00:32:31 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 65

Date Rcvd: Dec 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518468777 E-mail/Text: legal@arsnational.com Dec 19 2019 00:31:38 JP Morgan Chase Bank,
c/o ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046
518468778 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 19 2019 00:34:01 LVNV Funding, LLC,
55 Beattie Place, Greenville, SC 29601-2165
518477865 E-mail/PDF: resurgentbknofications@resurgent.com Dec 19 2019 00:34:00 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518563383 E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 19 2019 00:33:33 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518468781 E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 19 2019 00:33:28 Merrick Bank,
PO Box 660702, Dallas, TX 75266-0702
518468782 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 19 2019 00:35:06 Merrick Bank,
PO Box 9201, Old Bethpage, NY 11804-9001
518575504 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 19 2019 00:46:08
Portfolio Recovery Associates, LLC, c/o Dress Barn, POB 41067, Norfolk VA 23541
518468785 +E-mail/Text: bankruptcy@prosper.com Dec 19 2019 00:32:51 Prosper Funding, LLC,
221 Main Street, Suite 300, San Francisco, CA 94105-1909
518574944 E-mail/Text: bnc-quantum@quantum3group.com Dec 19 2019 00:32:02
Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
518581001 E-mail/Text: bnc-quantum@quantum3group.com Dec 19 2019 00:32:02
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518468787 +E-mail/Text: bfore90210@aol.com Dec 19 2019 00:30:58 Robert Forester, 7 Ruth Court,
Absecon, NJ 08201-1813
518468789 +E-mail/Text: jennifer.chacon@spservicing.com Dec 19 2019 00:33:14
Select Portfolio Servicing, Inc., Attn: Bankruptcy Department, PO Box 65250,
Salt Lake City, UT 84165-0250
518470414 +E-mail/PDF: gecsedirecoverycorp.com Dec 19 2019 00:34:23 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518468791 E-mail/PDF: gecsedirecoverycorp.com Dec 19 2019 00:33:39 Synchrony Bank - Amazon,
ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060
518468792 E-mail/PDF: gecsedirecoverycorp.com Dec 19 2019 00:35:10 Synchrony Bank - American Eagle,
ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060
518468793 E-mail/PDF: gecsedirecoverycorp.com Dec 19 2019 00:33:35 Synchrony Bank - Banana Republic,
ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060
518468794 E-mail/PDF: gecsedirecoverycorp.com Dec 19 2019 00:33:35 Synchrony Bank - Care Credit,
ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060
518468796 +E-mail/Text: media@trueaccord.com Dec 19 2019 00:33:14 TrueAccord,
303 2nd Street, Suite 750 South, San Francisco, CA 94107-2543
518599648 +E-mail/Text: bncmail@w-legal.com Dec 19 2019 00:32:25 USAA Federal Savings Bank,
C/O: Weinstein & Riley, PS, 2001 Western Avenue, Ste 400, Seattle, WA 98121-3132
518583145 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 19 2019 00:35:38 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518468803 +E-mail/Text: bnc-bluestem@quantum3group.com Dec 19 2019 00:32:54 Web Bank,
215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 40

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518468779* +LVNV Funding, LLC, 55 Beattie Place, Greenville, SC 29601-2165
518468780* +LVNV Funding, LLC, 55 Beattie Place, Greenville, SC 29601-2165
518468788* +Robert Forester, 7 Ruth Court, Absecon, NJ 08201-1813
518468795* Synchrony Bank - Care Credit, ATTN: Bankruptcy Department, Post Office Box 965060,
Orlando, FL 32896-5060
518468799* USAA Bank, 10750 McDermott Freeway, San Antonio, TX 78288-0544

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 65

Date Rcvd: Dec 18, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2019 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor CSMC 2018-SP2 Trust kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Robert A. Loefflad on behalf of Debtor GinaMarie Forester rloefflad@ffhlaw.com,
ghuie@ffhlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5